

GAU 2876
4/1/98
Attorney's Docket No. 97-2517

Client's Docket No. 778-98

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Re Patent Application of)
BLAIN BARTON)
Serial No.: 09/190,567)
Filed: 11/12/98)
For: POINT OF SALE AUTOMATIC SAVINGS PROGRAM)
CONTRIBUTION SYSTEM)
Examiner:)
Group Art Unit: 2876)
Attorney: Ivar M. Kaardal)
Deposit Account No. 11-0020)

Assistant Commissioner for Patents
Washington, D.C. 20231

RECEIVED

JUL 20 1999

TECHNOLOGY CENTER 2800

Sir:

INFORMATION DISCLOSURE STATEMENT

This statement is filed under the provisions of Rule 1.56 and the detailing of Rules 1.97 and 1.98.

With regards to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted before the mailing date of a first Office Action on-the-merits. Accordingly, no fee is due for consideration of the items listed on the enclosed Form 1449.

In accordance with 37 C.F.R. §1.98(a)(2), a copy of each document or other information listed on the enclosed Form 1449 is provided.

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish that the reference(s) are not "prior art." Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested.
Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Respectfully submitted,

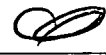


Ivar M. Kaardal (Reg. No. 29,812)
KAARDAL & ASSOCIATES, P.C.
3500 S. First Ave., Circle, Suite 250
Sioux Falls, SD 57105
(605)336-9446 FAX (605)336-1931
e-mail patent@kaardal.com

Date: July 12, 1999

Certificate of Mailing

I hereby certify that this correspondence is being deposited with the United States Postal Service with proper postage as First Class mail in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231, on this 12 th day of July, 1999.



Ivar M. Kaardal